



2020 EMPLOYEE BENEFITS

Medical – 2 Plan Options
Life, AD&D, & Disability

Dental
Vision

401(k)

401(k) Plan - Bank of Albuquerque
Eligibility - 1st of the month following 6 months of employment and attaining age 21
Employee Contribution - 2% is the minimum an employee must contribute to receive the employer match
Match - The Pueblo of Laguna will match 5% of an employee gross wages per pay period
VESTING SCHEDULE
1 Year - 20%
2 Year - 40%
3 Year - 60%
4 Year - 80%
5 Year - 100%

Supplemental Insurance
AFLAC
New York Life
Flexible Savings Account

PRESBYTERIAN MEDICAL		
Group # Smart Care \$500		
PLAN FEATURES	In Network	Out of Network
Deductible Per Person Family	\$500 \$1000	In Network Only Covered
Coinsurance	70%/30	
Out of Pocket Individual Family	\$3,000 \$6,000	
Preventative	\$0 copay, Ded Waived	
Dr. Visits PCP Specialist	\$30 Copay \$40 Copay	
Diag. Lab / X-ray Complex Imaging (Scans, etc.)	No Charge \$50 Per Test	
Inpatient Hospital	30% after Deductible	
Outpatient Surgery	30% after Deductible	
Prescriptions Tier 1,2,3 (30 days)	\$10/\$35/\$55	
Mail Order (90 days)	\$20/\$87.50/\$165	
Specialty Rx's	20% up to a max of \$400 per RX Not available thru Mail order	
Emergency Room	\$100 Copay	
Urgent Care	\$40 Copay	Not covered
Cost Per Pay Period		
Employee	\$56.98	
Emp. & Spouse	\$113.97	
Emp. & Child(ren)	\$108.27	
Emp. & Family	\$165.26	

*Please refer to your Summary Plan Description
for specific benefits, limitations and
requirements.*

PRESBYTERIAN MEDICAL		
Group # Preferred Care Plus \$2000		
PLAN FEATURES	In Network	Out of Network
Deductible Per Person Family	\$2,000 \$4,000	\$4,000 \$8,000
Coinsurance	70%/30%	50%/50%
Out of Pocket Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
Preventative	\$0 copay, Ded waived	50% after Ded
Dr. Visits PCP Specialist	\$30 Copay \$40 Copay	50% after Ded
Diag. Lab / X-ray/ Complex Imaging (Scans, etc.)	No Charge \$200 Per Test	50% after Ded
Inpatient Hospital	30% after Deductible	50% after Ded
Outpatient Surgery	30% after Deductible	50% after Ded
Prescriptions Tier 1,2,3(30 days)	\$10/\$35/\$55	
Mail Order (90 days)	\$20/\$87.50/\$165	
Specialty Rx's	20% up to a max of \$400 per RX Not available thru Mail order	
Emergency Room	\$300 Copay	
Urgent Care	\$40 Copay	50% after Ded
Cost Per Pay Period		
Employee	\$50.09	
Emp. & Spouse	\$100.18	
Emp. & Child(ren)	\$95.17	
Emp. & Family	\$145.26	

*Member can be balanced billed when services
rendered by an Out of Network provider.*

DELTA DENTAL BENEFITS		
Group #12555		
PLAN FEATURES		
	In Network	Out Network
Cal. Yr. Deductible	\$25	\$25
Family Deductible	\$75	\$75
Calendar Yr. Max	\$1500	\$1250
Coinsurance		
Preventative	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia	50%/\$1,000 Lifetime Max	50%/\$1,000 Lifetime Max
Cost Per Pay Period		
Employee	\$2.73	
Emp. & Spouse	\$5.48	
Emp. & Children	\$6.94	
Emp. & Family	\$10.72	

VISION BENEFITS		
Davis Vision Group # 541214		
PLAN FEATURES		
	In Network	Out Network
Exam	\$10 copay	Up to \$40
Materials	\$25 copay	
Exam & Lenses allowed once every 12 months; Frames allowed every 24 months After copay is applied.		
Lenses	\$25 copay	Up to \$40-\$100
Frames	Up to \$130	Up to \$50
Contacts allowed in lieu of lenses & frames		
Elective	Up to \$130	Up to \$105
Necessary	Covered in full	Up to \$225
Cost Per Pay Period		
Employee	\$0.68	
Emp. & Spouse	\$1.23	
Emp. & Children	\$1.29	
Emp. & Family	\$2.04	

LIFE BENEFITS	
MUTUAL OF OMAHA	
Life & AD&D	
Employer – Life benefit- 2 x your annual salary to max of \$300,000 AD&D - Same as Life benefit	
VOLUNTARY LIFE & AD&D	
Employee - 5 x annual salary to max of \$450,000; Guarantee Issue - Up to \$180,000 Spouse- 100% of Employee benefit up to \$250,000. Increments of \$5000. Guarantee Issue \$30,000. Child(ren)- Increments of \$2000; Max of \$10,000.	
SHORT TERM DISABILITY	
60% up to \$1,000 Weekly Maximum Payable on the 15 th day accident or illness Coverage payable maximum 24 weeks	
LONG TERM DISABILITY	
50% up to \$6,000 Monthly Maximum 180 day elimination Period Dependent Care Benefit \$350 per month/dependent; Maximum of \$1,000 a month *some Disabilities may not be covered or may have limited coverage under your policy. See plan documents for Disability definitions	

USEFUL CONTACTS	
Kathleen Smith Employee Benefits / Employment Compliance Mgr. Karen Chino HR Manager	(505) 552-7021 ksmith@pol-nsn.gov (505) 552-5778 kchino@pol-nsn.gov
The Mahoney Group Mary Hoffman Account Manager Jentry D Harris Benefit Consultant	www.mahoneygroup.com (480)-214-2736 mhoffman@mahoneygroup.com (480) 214-2768 jdharis@mahoneygroup.com
Medical Carrier Customer Service Online Services	Presbyterian (800) 356-2219, (505)923-5678 www.info@phs.org
Dental Carrier Customer Service Online Services	Delta Dental (877) 395-9420 www.deltadentalnm.com
Vision Carrier Customer Service Online Services	Davis Vision (888) 790-9910 www.davisvision.com
Life/STD/LTD Customer Service	Mutual of Omaha Life & AD&D (800) 775-8805 Disability- (800) 877-5176
EAP	(800) 872-1414



Your life's journey— made easier

No matter where you are on your journey, there are times when a little help can go a long way. From checking off daily tasks to working on more complex issues, your program offers a variety resources, tools and services.

Your program is here to help you along the journey of life. No situation is too big or too small. When you and your family members need assistance, reach out anytime and we will help get you on the right path to meet your needs.

Key features



- Provided at no cost to you and your family members
- Includes up to 3 counseling sessions
- Confidential service provided by a third party
- Available 24/7/365

Well-being services

- *Coaching*—When you have a goal to achieve, coaches help you create a plan of action and stay on track.
- *Counseling*—For more difficult issues like grief or stress, counselors can provide support tailored to your unique situation.
- *Web-based care*—Online, interactive programs help improve your emotional well-being for issues like depression

Here's how to get started

Get the help you need, when you need it, can result in you leading a happier, more productive life.

-  Give us a call and we will connect you with the right resource or professional.
-  Learn more about all of the services available at MagellanHealth.com/member

Legal assistance & financial coaching

Expert consultation to help you with your legal and financial needs. Free 60-minute sessions with legal and financial experts and an online library with resources for identity theft, budgeting, debt management, family law, estate planning and other areas of concern.

Work-life services

Save time and money on life's most important needs. Specialists provide expert guidance and personalized referrals to service providers including childcare, adult care, education, home improvement, consumer information, emergency preparedness and more.

Employee Assistance Program

1-800-327-1393

For TTY Users: 1-800-456-4006

